

**AMENDMENTS TO THE CLAIMS**

Please cancel claims 11-12, 20-24, 27, and 29-32 without prejudice or disclaimer of their underlying subject matter.

Please amend the claims as follows.

1. (Currently amended) An electronic money system comprising:

an electronic money terminal having withdrawing means for withdrawing a transaction amount from electronic money representing monetary value stored in a portable electronic device, and processing means for calculating a balance due when the transaction amount exceeds ~~the~~an amount stored in the portable electronic device;

electronic money management means for compiling the transaction amount withdrawn from the electronic money through said electronic money terminal, the amount due calculated by ~~the~~a balance due processing means to defer payment of the balance due; and

an alternate account reading means for reading account information for an alternate account at the electronic money terminal;

an alternate account querying means for querying a management computer having information on the alternate account for accepting or denying use of the alternate account to credit the portable electronic device; and

an alternate account crediting means for crediting the portable electronic device responsive to the alternate account querying means.

2. (Original) An electronic money system according to Claim 1, wherein the portable electronic device is an information card.

3. (Previously presented) An electronic money system according to claim 2, wherein the information card is a contactless information card which exchanges the amount data in a contactless manner.

4. (Currently amended) An electronic money system according to claim 1, further comprising a money deposit terminal for updating ~~the~~ amount data stored in the portable electronic device.

5. (Original) An electronic money system according to claim 1, wherein the balance due processing means processes the balance due to be paid on credit.

6. (Original) An electronic money system according to claim 1, wherein the balance due processing means has reading means for reading a credit flag embedded in the electronic unit.

7. (Currently amended) An electronic money system according to claim 1, wherein the electronic money terminal ~~unit~~ has a personal identification function.

8. (Currently amended) An electronic money system according to claim 1, wherein the electronic money terminal ~~unit~~ is integrated with a communication terminal.

9. (Currently amended) An electronic money terminal in which settlement and clearing are carried out by using electronic money contained in an electronic device, comprising:

a processing means for processing a payment of a balance due so that the payment is deferred when the amount of a transaction exceeds the amount of money data contained in ~~the~~ an electronic device representing monetary value at the time the transaction amount is withdrawn from a balance;

a settlement and clearing means that deducts a fee from the payment according to when the transaction occurred to generate a new payment; and

a dispatching means that dispatches the new payment to the electronic money terminal.

10. (Original) An electronic money terminal according to claim 9, wherein said processing means shares the balance due to a designated account or loan, and stores the share.

11-12. (Canceled)

13. (Currently amended) An electronic money system, comprising:

an electronic money terminal having means for withdrawing a transaction amount from a balance on an electronic device having information storage unit for storing electronic money representing monetary value, and for allowing ~~the~~ a payment of any balance due to be deferred when the transaction amount exceeds the balance; and

electronic money management means for compiling the transaction amount withdrawn from the balance in the electronic device through said electronic money terminal and an amount of the allowed deferred payment;

an alternate account reading means for reading account information for an alternate account at the electronic money terminal;

an alternate account querying means for querying a management computer having information on the alternate account for accepting or denying use of the alternate account to credit the information storage unit; and

an alternate account crediting means for crediting the information storage unit based on the alternate account querying means.

14. (Previously presented) An electronic money system according to claim 13, wherein the electronic device is a card storage medium.

15. (Currently amended) An electronic money system according to claim 14, wherein the card storage medium is a contactless information card which exchanges ~~the~~ transaction amount data in a contactless manner.

16. (Original) An electronic money system according to claim 13, wherein the electronic device has a communication terminal function.

17. (Original) An electronic money system according to claim 13, wherein the electronic device has a personal identification and verification function.

18. (Original) An electronic money system according to claim 13, wherein the electronic device serves as an entry or exit key.

19. (Original) An electronic money system according to claim 13, wherein the electronic money management means records date and time of the transaction using the electronic device, along with the amount of the transaction.

20-24. (Canceled)

25. (Previously presented) An electronic money system according to Claim 1, wherein the balance due processing means has reading means for reading a credit flag that is contained in the portable electronic device.

26. (Currently amended) The electronic money system according to Claim 1, wherein:

the alternate account reading means reads an account number and a pin number;

the alternate account querying means dispatches the account number and the pin number to the management computer; and

the alternate account crediting means credits the portable electronic device according to verification of the account number and the pin number by the management computer.

27. (Canceled)

28. (Previously presented) The electronic money system according to Claim 13, wherein:

the alternate account reading means reads an account number and a pin number;

the alternate account querying means dispatches the account number and the pin number to the management computer; and

the alternate account crediting means credits the information storage unit according to verification of the account number and the pin number by the management computer.

29-32. (Canceled)